

<i>SERFF Tracking Number:</i>	<i>PRLC-126752593</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46502</i>
<i>Company Tracking Number:</i>	<i>SF 746-4</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>FIA7</i>		
<i>Project Name/Number:</i>	<i>FIA7 Data Page/SF 746-4</i>		

## Filing at a Glance

Company: Principal Life Insurance Company

Product Name: FIA7

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: PRLC-126752593 State: Arkansas

SERFF Status: Closed-Approved-Closed  
Closed

Co Tr Num: SF 746-4

Author: Julie Gwennap

Date Submitted: 08/13/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 08/17/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: FIA7 Data Page

Project Number: SF 746-4

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/17/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/17/2010

Created By: Julie Gwennap

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Julie Gwennap

Filing Description:

We are submitting one new form for your approval.

Form SF 746-4, Data Page, will be issued with Single Premium Deferred Equity Indexed Annuity Contract form SF 746 that was approved on 04/21/2004.

This new form replaces Data Page form SF 746-3 that was also approved on 04/21/2004.

The only difference between the replaced form and the new form is the "Minimum Index Cap" percentage has changed. It is a set amount in all years now instead of one amount in contract years one through ten and a different amount in

SERFF Tracking Number: PRLC-126752593 State: Arkansas  
 Filing Company: Principal Life Insurance Company State Tracking Number: 46502  
 Company Tracking Number: SF 746-4  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: FIA7  
 Project Name/Number: FIA7 Data Page/SF 746-4

year 11 and after. Please note the Minimum Index Cap is set for each contract at issue and will not change while the contract is in force.

A memorandum of variable material for this form is enclosed.

A new actuarial memorandum that includes re-certification of nonforfeiture compliance is also enclosed.

Please contact me with any questions you may have.

## Company and Contact

### Filing Contact Information

Julie Gwennap, Sr Contract Analyst Gwennap.Julie@principal.com  
 710 9th St 800-543-4015 [Phone] 77892 [Ext]  
 Des Moines, IA 50309 515-235-1953 [FAX]

### Filing Company Information

Principal Life Insurance Company CoCode: 61271 State of Domicile: Iowa  
 711 High Street Group Code: 332 Company Type:  
 Des Moines, IA 50309 Group Name: State ID Number:  
 (515) 246-7517 ext. [Phone] FEIN Number: 42-0127290

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 form x \$50 = \$50.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	08/13/2010	38774167

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<i>Company Tracking Number:</i>	<i>SF 746-4</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>FIA7</i>		
<i>Project Name/Number:</i>	<i>FIA7 Data Page/SF 746-4</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	08/17/2010	08/17/2010

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<i>Product Name:</i>	<i>FIA7</i>		
<i>Project Name/Number:</i>	<i>FIA7 Data Page/SF 746-4</i>		

## Disposition

Disposition Date: 08/17/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<i>Project Name/Number:</i>	<i>FIA7 Data Page/SF 746-4</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Memorandum of Variability		Yes
<b>Form</b>	Data Page		Yes

SERFF Tracking Number:	PRLC-126752593	State:	Arkansas
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Product Name:	FIA7		
Project Name/Number:	FIA7 Data Page/SF 746-4		

## Form Schedule

Lead Form Number: SF 746-4

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	SF 746-4	Data/DeclarData Page ation Pages	Initial		46.100	SF 746-4.pdf

## DATA PAGE

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### Single Premium Deferred Equity Indexed Annuity

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<b>Contract Number:</b>	{ Sample }
<b>Annuitant/Age:</b>	{ John Doe/35 }
<b>Owner:</b>	{ Jane Doe }
<b>{ Joint Annuitant/Age:</b>	{ Jane Doe/35 } }
<b>{ Joint Owner:</b>	{ John Doe } }
<b>Contract Date:</b>	{ November 1, 2010 }
<b>Maximum Annuitization Date:</b>	{ October 31, 2070 }
<b>Single Premium:</b>	{ \$10,000.00 }
<b>{ Premium Credit Percentage applicable to the Single Premium:</b>	{ 1.00% } }
<b>{ Premium Credit Amount:</b>	{ \$100.00 } }
<b>Interest Rate applicable to the guaranteed minimum surrender value:</b>	{ 3.00% } per annum
<b>Index:</b>	Standard & Poor's 500 Index excluding dividend income*
<b>Initial Index Value:</b>	{ 1,000.00 }
<b>Participation Rate:</b>	{ 100.00% }
<b>Initial Index Cap:</b>	{ 5.00% }
<b>Minimum Index Cap:</b>	{ 3.00% }
<b>Minimum Partial Surrender:</b>	\$500.00
<b>Minimum Accumulated Value After Partial Surrender:</b>	\$5,000.00
<b>Free Surrender Amount:</b>	10% of the accumulated value determined as of the start of the current Contract Year; reduced by any partial surrenders made in the current Contract Year.

#### SURRENDER CHARGES

Contract Year	Surrender Charge Percentage	Contract Year	Surrender Charge Percentage
1	8.00%	5	5.00%
2	8.00%	6	4.00%
3	7.00%	7	3.00%
4	6.00%	8 and thereafter	0%

\* "S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Principal Life Insurance Company. This contract is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this contract. The Term "Standard & Poor's 500 Index" refers to the Standard & Poor's 500 Composite Stock Price Index.

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<i>Product Name:</i>	<i>FIA7</i>		
<i>Project Name/Number:</i>	<i>FIA7 Data Page/SF 746-4</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b>	Flesch Certification	
<b>Comments:</b>		
We certify compliance with Rule and Reg. 19, Rule & Regulation 49, ACA 23-79-138 and Bulletin 11-88.		
<b>Attachment:</b>		
AR Readability.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b>	Memorandum of Variability	
<b>Comments:</b>		
<b>Attachment:</b>		
Variability Memo for SF 746-4.pdf		





Principal Life Insurance Company  
711 High Street  
Des Moines, IA 50392-3750

## ARKANSAS CERTIFICATION

This is to certify that the form(s) listed below comply with the minimum standards of "The Life and Accident and Health Insurance Policy Simplification Act," specifically, ACA 23-80-206.

Form No.  
SF 746-4

Score  
46.1

A handwritten signature in cursive script that reads "Dan Werner".

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Dan Werner, Assistant Director – Compliance  
Retirement and Investor Services  
515-247-5214

08/10/2010

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Date



Principal Life Insurance Company  
711 High Street  
Des Moines, IA 50392-0001

**Memorandum of Variable Material for form SF 746-4**  
**Dated 08/13/2010**

The following variable material is contained within brackets on the form:

1. **Contract Number:** Prints a unique number for each contract issued here.
2. **Annuitant/Age:** Prints the Annuitant's name and age here.
3. **Owner:** Prints the contract Owner's name here.
4. **Joint Annuitant/Age:** Prints any Joint Annuitant's name and age here. If there is no Joint Annuitant for the contract this line will not print.
5. **Joint Owner:** Prints any Joint Owner's name here. If there is no Joint Owner for the contract this line will not print.
6. **Contract Date:** Prints the effective date of the contract here.
7. **Maximum Annuitization Date:** Prints the Maximum Annuitization Date for the contract here. The date will be equal to the contract anniversary immediately following the Annuitant's age 85 or 10 years after the contract date, whichever is later.
8. **Single Premium:** Prints the single premium paid for the contract here.
9. **Premium Credit Percentage applicable to the Single Premium:** This line prints if the Premium Credit Endorsement is issued on the contract. The percentage ranges from 0.10% to 5.00% and is dependent on then- current financial market conditions. The percentage applicable to each of the contract years may be different percentages.
10. **Premium Credit Amount:** This line prints if the Premium Credit Endorsement is issued. This line shows the dollar amount of the premium credit equal to the Premium Credit Percentage applicable to the Single Premium multiplied by the Single Premium.
11. **Interest Rate applicable to the guaranteed minimum surrender value:** This rate is currently 3.00% and based on the indexed standard nonforfeiture law for individual deferred annuities may range from 1.00% to 3.00%. The Interest Rate applicable to the guaranteed minimum surrender value shown on a specific contract's Data Page is set at issue and will not change while the contract is in force.
12. **Initial Index Value:** The index value on any specified date is the closing value of the S & P 500 Index on the preceding day for which the index value is published. The Initial Index Value printed here will be the value on the Contract Date.
13. **Participation Rate:** The Participation Rate is the percentage of the index change that is used in calculating the index credit amount. The current Participation Rate is 100% and may range from 30% to 100%. The Participation Rate shown on a specific contract's Data Page is set at issue and will not change while the contract is in force.
14. **Initial Index Cap:** The Index Cap is the maximum percentage that may be credited to a contract's accumulated value. The current Initial Index Cap is 5% and may range from 0.5% to 50.00%. The Initial Index Cap is shown on a specific contract's Data Page is guaranteed for the first Contract Year.
15. **Minimum Index Cap:** The Minimum Index Cap is the minimum percentage that may be credited to a contract's accumulated value. The current Minimum Index Cap is 3.00% and may range from 0.5% to 5.00%. The Minimum Index Cap shown on a specific contract's Data Page is set at issue and will not change while the contract is in force.